

United States Bankruptcy Court
Eastern District of New YorkIn re:
Michael A. Guarnieri,, Sr.
Barbara J Guarnieri
DebtorsCase No. 18-44983-nhl
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: adobson
Form ID: 318DF7Page 1 of 3
Total Noticed: 67

Date Rcvd: Dec 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2018.

db/jdb Michael A. Guarnieri,, Sr., Barbara J Guarnieri, 66 Windom Ave,
Staten Island, NY 10305-4720

smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3739

smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001

9345198 Anesthesia Care PC, 365 Plandome Rd Ste 306, Manhasset, NY 11030-1940

9345199 Arstrat, LLC, PO Box 33720, Detroit, MI 48232-3720

9345205 Citi, PO Box 6190, Sioux Falls, SD 57117-6190

9345206 Citibank/Sears, Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034

9345207 Citibank/the Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034,
Saint Louis, MO 63179-0034

9345218 Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, PO Box 790040,
Saint Louis, MO 63179-0040

9363046 +Credit Acceptance Corp, P.O Box 551888, Detroit, MI 48255-1888

9363045 +Credit Acceptance Corp, c/o Stewart, Zlimen & Jungers, Ltd, 2860 Patton Road,
Roseville, MN 55113-1100

9345221 +Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764

9382765 +Freedom Mortgage Corporation, Gross Polowy, LLC., 1775 Wehrle Drive, Suite 100,
Williamsville, New York 14221-7093

9345222 Freedom Mortgage Corporation, Attn: Bankruptcy, PO Box 50428,
Indianapolis, IN 46250-0401

9345225 Ingram & Associates, PO Box 860102, Minneapolis, MN 55486-0102

9345226 +Island Rehab Svcs Corp, 97 New Dorp Ln, Staten Island, NY 10306-2359

9345227 Kia Motors Finance, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558

9345228 Kia Motors Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031

9345232 Mount Sinai Doctors, PO Box 28083, New York, NY 10087-8083

9345233 Mount Sinai School of Medicine d/b/a MSM, PO Box 5024, New York, NY 10087-5024

9345236 NYC Water Board, PO Box 11863, Newark, NJ 07101-8163

9345234 New York Presbyterian Hospital, PO Box 9305, New York, NY 10087-2305

9345235 New York University Physician Services, PO Box 415662, Boston, MA 02241-5662

9345237 Ophthalmology Associates, 1460 Victory Blvd, Staten Island, NY 10301-3914

9345238 Physicians of University Hospital, 1 Edgewater St Fl 6, Staten Island, NY 10305-4900

9345239 Professional Claims Bureau Inc, PO Box 9060, Hicksville, NY 11802-9060

9345241 RTR Financial Services Inc, 2 Teleport Dr Ste 302, Staten Island, NY 10311-1004

9345243 Staten island University Hospital, PO Box 29772, New York, NY 10087-9772

9345252 University Physicians Group, PO Box 742638, Cincinnati, OH 45274-2638

9345254 Victory Internal Medicine, 2315 Victory Blvd, Staten Island, NY 10314-6623

9345255 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,
Mason, OH 45040-8053

9345256 Weill Cornell Imaging, PO Box 28371, New York, NY 10087-8371

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Dec 12 2018 18:40:58
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300

smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Dec 12 2018 18:40:19
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449

9345197 +EDI: RMCB.COM Dec 12 2018 23:43:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935

9345202 EDI: CAPITALONE.COM Dec 12 2018 23:44:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238-1119

9345201 EDI: CAPITALONE.COM Dec 12 2018 23:44:00 Capital One, Attn: Bankruptcy, PO Box 30285,
Salt Lake City, UT 84130-0285

9345203 EDI: CHASE.COM Dec 12 2018 23:44:00 Chase Card, PO Box 15298,
Wilmington, DE 19850-5298

9345204 EDI: CHASE.COM Dec 12 2018 23:44:00 Chase Card Services, Correspondence Dept,
PO Box 15298, Wilmington, DE 19850-5298

9345208 EDI: WFNNB.COM Dec 12 2018 23:44:00 Comenity Bank/Avenue, Attn: Bankruptcy Dept,
PO Box 182125, Columbus, OH 43218-2125

9345209 EDI: WFNNB.COM Dec 12 2018 23:44:00 Comenity Bank/Avenue, PO Box 182789,
Columbus, OH 43218-2789

9345210 EDI: WFNNB.COM Dec 12 2018 23:44:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,
PO Box 182125, Columbus, OH 43218-2125

9345211 EDI: WFNNB.COM Dec 12 2018 23:44:00 Comenity Bank/Lnbryant, PO Box 182789,
Columbus, OH 43218-2789

9345212 EDI: WFNNB.COM Dec 12 2018 23:44:00 Comenity Bank/Woman Within, Attn: Bankruptcy,
PO Box 182125, Columbus, OH 43218-2125

9345213 EDI: WFNNB.COM Dec 12 2018 23:44:00 Comenity Bank/Womnwthn, PO Box 182789,
Columbus, OH 43218-2789

9345214 EDI: WFNNB.COM Dec 12 2018 23:44:00 Comenity Capital/Mprc, Attn: Bankruptcy Dept,
PO Box 182125, Columbus, OH 43218-2125

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9345215 EDI: WFNNB.COM Dec 12 2018 23:44:00 Comenitybank/brylaneho, PO Box 182789, Columbus, OH 43218-2789

9345216 EDI: WFNNB.COM Dec 12 2018 23:44:00 Comenitybank/fllbeauty, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

9345217 EDI: WFNNB.COM Dec 12 2018 23:44:00 Comenitycb/mypointsrd, PO Box 182120, Columbus, OH 43218-2120

9345219 EDI: CCS.COM Dec 12 2018 23:43:00 Credit collection Services, PO Box 55126, Boston, MA 02205-5126

9345220 EDI: TSYS2.COM Dec 12 2018 23:43:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218

9345223 E-mail/Text: hannlegal@hannfinancial.com Dec 12 2018 18:40:16 Hann Financial Service, 1 Centre Dr, Jamesburg, NJ 08831-1564

9345224 EDI: PHINHARRIS Dec 12 2018 23:44:00 Harris & Harrtis of Chicago, 111 W Jackson Blvd, Chicago, IL 60604-3589

9345229 EDI: FORD.COM Dec 12 2018 23:43:00 Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825

9345230 EDI: CBSKOHLS.COM Dec 12 2018 23:43:00 Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120

9345231 +EDI: CBSKOHLS.COM Dec 12 2018 23:43:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

9345240 EDI: RMCB.COM Dec 12 2018 23:43:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935

9345242 EDI: SEARS.COM Dec 12 2018 23:44:00 Sears/Cbna, PO Box 6283, Sioux Falls, SD 57117-6283

9345246 EDI: RMSC.COM Dec 12 2018 23:44:00 Synccb/Walmart, PO Box 965024, Orlando, FL 32896-5024

9345244 EDI: RMSC.COM Dec 12 2018 23:44:00 Synccb/amazon, PO Box 965015, Orlando, FL 32896-5015

9345245 EDI: RMSC.COM Dec 12 2018 23:44:00 Synccb/sleepys, PO Box 965036, Orlando, FL 32896-5036

9345247 EDI: RMSC.COM Dec 12 2018 23:44:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

9345248 EDI: RMSC.COM Dec 12 2018 23:44:00 Synchrony Bank/Hh Gregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

9345249 EDI: RMSC.COM Dec 12 2018 23:44:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

9345250 EDI: WTRRNBBANK.COM Dec 12 2018 23:44:00 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673

9345251 EDI: CITICORP.COM Dec 12 2018 23:44:00 Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497

9345253 EDI: VERIZONCOMB.COM Dec 12 2018 23:43:00 Verizon, PO Box 15124, Albany, NY 12212-5124

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9345200 ##Beacon Health Options Inc, PO Box 1800, Latham, NY 12110-0119

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com/mcorwin@windelsmarx.com/n159@ecfcbis.com
Courtney R. Williams on behalf of Creditor Freedom Mortgage Corporation
cwilliams@grosspolowy.com, ecfnofices@grosspolowy.com
Kevin Zazzera on behalf of Joint Debtor Barbara J Guarnieri kzazz007@yahoo.com
Kevin Zazzera on behalf of Debtor Michael A. Guarnieri,, Sr. kzazz007@yahoo.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 Michael A. Guarnieri, Sr.

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6615**

EIN --_-----

Debtor 2 Barbara J Guarnieri

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4566**

EIN --_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-18-44983-nhl****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Michael A. Guarnieri, Sr.

Barbara J Guarnieri

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: December 12, 2018

s/ Nancy Hershey Lord
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.